

FIG. 1

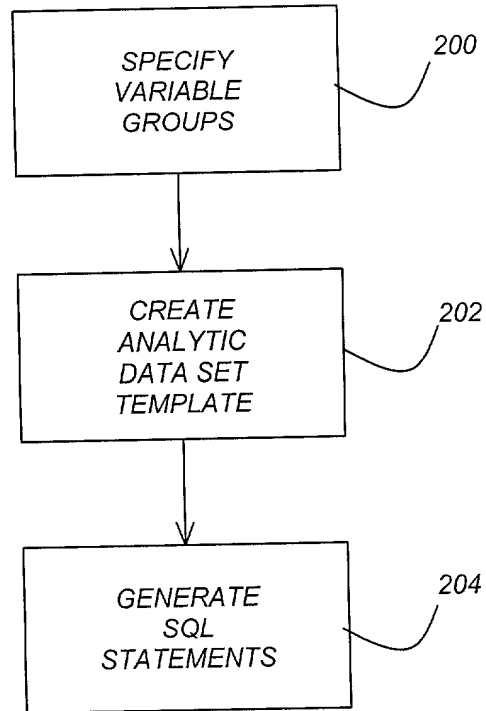


FIG. 2

FIG. 3 is a flowchart illustrating a process for scoring a customer segment using a validated model. The process begins with defining input data (300), which is then split into test and validation samples (302). The next step is to identify independent and dependent variables (304), followed by identifying transformation types for variables (306). The process then proceeds to estimate coefficients for variables (308), generate model equations (310), validate the model against the validation sample (312), and finally score the customer segment using the validated model (314). A feedback loop connects step 306 to step 308, indicating an iterative process.

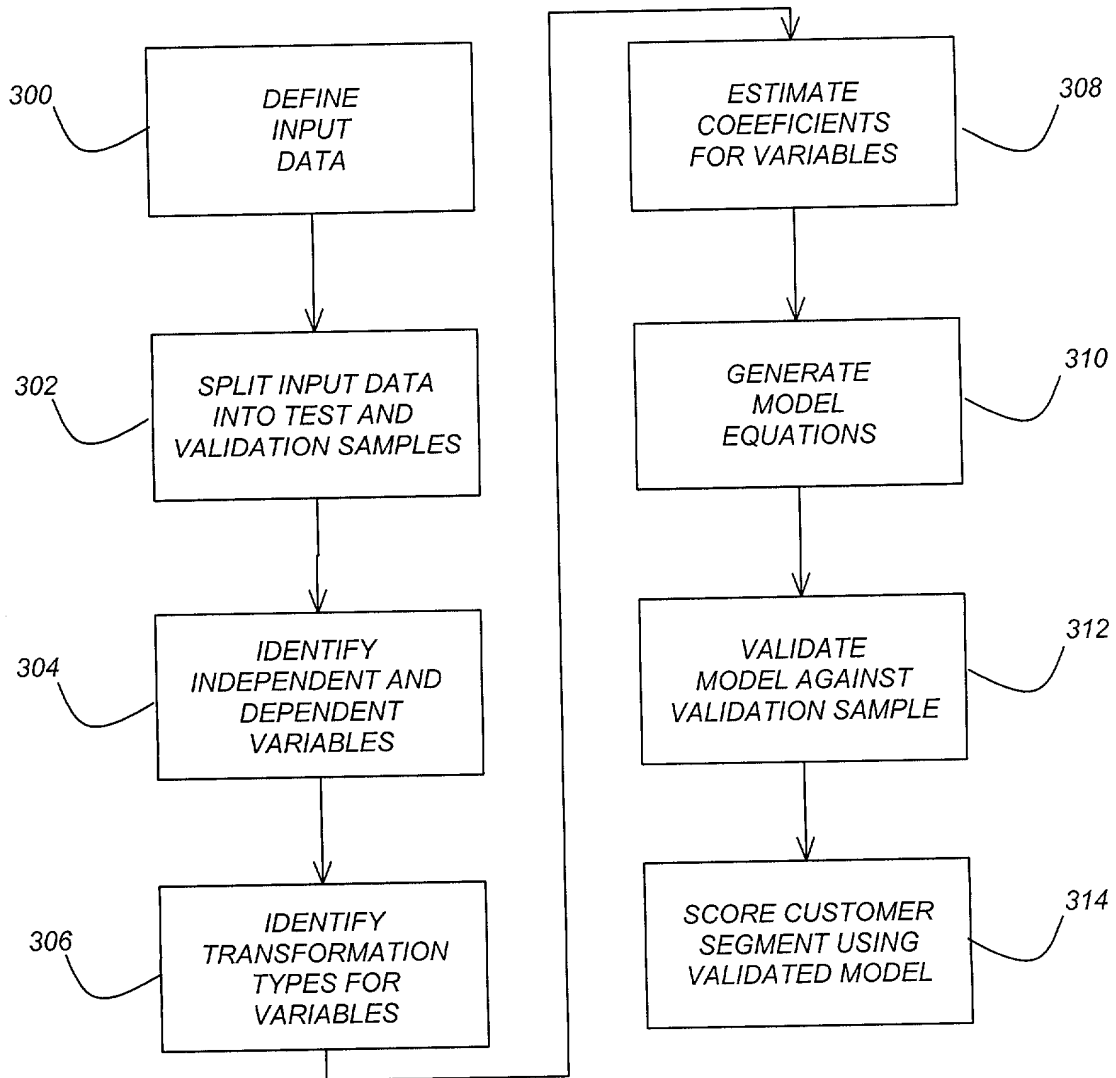


FIG. 3